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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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In re:

AFFORDABLE ENTERPRISES OF
WESTCHESTER, INC.,

Chapter 11
Case No. 10-22322 (RDD)

Debtor.

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**DECLARATION OF AFFORDABLE ENTERPRISES OF
WESTCHESTER, INC. PURSUANT TO LOCAL RULE 1007-2**

KEITH E. KOSKI, being duly sworn, deposes and says:

1. I am the sole shareholder and President of Affordable Enterprises of Westchester, Inc.
(the "Debtor"), and I submit this affidavit pursuant to Rule 1007-2 of the Local Rules for the United
States Bankruptcy Court for the Southern District of New York.

BACKGROUND

2. The Debtor is a carting and sanitation company located at 1 Highland Industrial Park,
Peekskill, New York, 10566, and provides garbage removal services to residential and
commercial businesses in the construction industry.

3. The Debtor has been in business for almost twenty years, but my family has been
engaged in the garbage removal industry since the 1930's, and in 1992 I decided to form the Debtor

corporation to carry on the family legacy.

4. The Debtor services all of Westchester, Putnam and Rockland counties, as well as the five boroughs of New York City. By the Debtor's own estimates it currently serves approximately 25% to 30% of the garbage removal market in Putnam, Rockland, and Westchester.

5. Approximately seventy-five percent of the Debtor's customers are contractors and management companies, with the remaining twenty-five percent belonging to residential customers. Commercial services fall into broad categories including commercial roofing replacement, whole house renovation, and garbage demolition. Residential services include garage cleanouts, bathroom and kitchen remodels, basement and attic cleanout and deck or siding removal.

6. The Debtor is fully licensed and insured carting and sanitation company, and a member in good standing with the Better business Bureau. In order to carry out its business, the Debtor leases trucks and heavy containers in a variety of sizes.

7. The Debtor's financial difficulties arose primarily due to its loss of a high volume contract with Home Depot at Home Services. Furthermore, the general decline in economy, and the construction industry specifically led to a substantial decrease in the demand for the Debtor's waste removal services. Over the past several years, it has become increasingly difficult for the Debtor to satisfy the large debt burden it incurred during better economic times.

8. The Debtor has made a number of efforts to reorganize its affairs by entering into certain agreements in an attempt to restructure its debts. These efforts have unfortunately not resulted in a viable restructuring of the Debtor's business, and have ultimately delayed the inevitable need to file for chapter 11 bankruptcy.

9. My desire is to utilize the bankruptcy process in order to restructure and reorganize the Debtor's affairs. To the extent possible, alleviating a large portion of the Debtor's liabilities through chapter 11 would give it the fresh start it needs to thrive in a less robust economy. The Debtor believes that with the help of counsel, that it will be able to restructure its affairs and propose a plan of reorganization that it is in the best interests of its creditors and affords them the greatest recovery possible.

10. The needs and interests of the Debtor's creditors will best be served by the continued possession of its property and management of its affairs as debtor-in-possession under Chapter 11 until confirmation of a reorganization plan.

INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1007

11. In addition to the foregoing, Local Bankruptcy Rule 1007-2 requires certain information related to the Debtor, which is set forth below.

Local Rule 1007-2(a)(1)

12. The Debtor is located at 1 Highland Industrial Park, Peekskill, New York, 10566, and is engaged in the waste removal industry.

Local Rule 1007-2(a)(2)

13. This case was not originally commenced under Chapter 7 or 13 of title 11 of the United States Code, 11 U.S.C. §§ 101, et seq., as amended by the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005.

Local Rule 1007-2(a)(3)

14. Upon information and belief, no committee was organized prior to the order for relief in this Chapter 11 case.

Local Rule 1007-2(a)(4)

15. A list of the names and addresses of the Debtor's 20 largest unsecured claims, excluding those who would not be entitled to vote at a creditors' meeting and creditors who are "insiders" as that term is defined in 11 U.S.C. Section 101(31) is annexed hereto as **Schedule I**.

Local Rule 1007-2(a)(5)

16. A list of the names and addresses of the five largest secured creditors is annexed hereto as **Schedule II**.

Local Rule 1007-2(a)(6)

17. A balance sheet will be filed separately pursuant to the requirements of a small business debtor set forth in 11 U.S.C. §1116.

Local Rule 1007-2(a)(7)

18. There are no publicly held securities of the Debtor.

Local Rule 1007-2(a)(8)

19. None of the Debtor's property is in the possession of any custodian, public officer, mortgagee, pledge, assignee of rents, or secured creditor, or any agent for such entity.

Local Rule 1007-2(a)(9)

20. The Debtor leases office and equipment storage premises located at 1 Highland Industrial Park, Peekskill, New York, 10566, for which the Debtor has a verbal month to month lease.

Local Rule 1007-2(a)(10)

21. The Debtor's assets and records are located at its principal place of business at 1 Highland Industrial Park, Peekskill, New York, 10566.

Local Rule 1007-2(a)(11)

22. The following actions or proceedings are pending against the Debtor:

- *Migdalia Salcedo v. Merry Associates LLC, Finkelstein Morgan Real Estate and Affordable Enterprises of Westchester, Inc. Index No.: 6155/7.*
- *PACCAR Financial Corp. v. Affordable Enterprises of Westchester, Inc. and Keith Koski, Index No. 17670-09.*

Local Rule 1007-2(a)(12)

23. The Debtor's senior management includes:

- Keith E. Koski, President, and sole shareholder.

Local Rule 1007-2(b)(1) and (2)

24. The Debtor's estimated weekly payroll to employees for the thirty (30) day period following the Chapter 11 petition is \$24,960.

25. The Debtor's estimated weekly payroll and payments to officers, stockholders, and directors for the thirty (30) day period following the Chapter 11 petition is \$6,000.

Local Rule 1007-2(b)(3)

26. The Debtor estimates that it will break even in the 30-day period following the filing of the chapter 11 petition. A 30-day budget will be filed separately pursuant to the requirements of a small business debtor set forth in 11 U.S.C. §1116.

CONCLUSION

Pursuant to 28 U.S.C. § 1746, I declare under the penalty of perjury that the foregoing is true and correct.

By: /s/ Keith E. Koski
Keith E. Koski, President

SCHEDULE I

See Attached.

United States Bankruptcy Court
Southern District of New York

In re Affordable Enterprises of Westchester, Inc.

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Covanta Energy Corporation Attn: Cecile Slamon 40 Lane Road Fairfield, NJ 07004	Covanta Energy Corporation Attn: Cecile Slamon 40 Lane Road Fairfield, NJ 07004	Trade Payables		158,939.20
Premium Petroleum 2101 Albany Post Road P.O. Box 117 Montrose, NY 10548	Premium Petroleum 2101 Albany Post Road P.O. Box 117 Montrose, NY 10548	Fuel	Disputed	75,933.25
Chase P.O. Box 9001022 Louisville, KY 40290-1022	Chase P.O. Box 9001022 Louisville, KY 40290-1022	Business Line of Credit		74,806.94
PACCAR Financial Corp. 240 Gibraltar Road, Suite 120 Horsham, PA 19044	PACCAR Financial Corp. 240 Gibraltar Road, Suite 120 Horsham, PA 19044	Lawsuit	Disputed	53,966.36
Advanta Bank Corp. P.O. Box 8088 Philadelphia, PA 19101-8088	Advanta Bank Corp. P.O. Box 8088 Philadelphia, PA 19101-8088	Credit Card		11,887.58
Westchester Cty. Dept. Enviro. Fac. Refuse Disposal Dist #1 270 North Avenue - 6th Fl. New Rochelle, NY 10801	Westchester Cty. Dept. Enviro. Fac. Refuse Disposal Dist #1 270 North Avenue - 6th Fl. New Rochelle, NY 10801	Waste Dumping Charge		8,488.50
Peekskill Ice Co., Inc. d/b/a Eastern Oil Company 936 Washington Street Peekskill, NY 10566	Peekskill Ice Co., Inc. d/b/a Eastern Oil Company 936 Washington Street Peekskill, NY 10566	Note Payable (Settlement Agreement)		7,764.70
Chase Business Financial Services P.O. Box 19120 Houston, TX 77224-9120	Chase Business Financial Services P.O. Box 19120 Houston, TX 77224-9120	Business Overdraft Line of Credit		7,455.10
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153	Credit Card		5,214.34
Main Street Bank	Main Street Bank			5,106.60

In re Affordable Enterprises of Westchester, Inc.

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083	Capital One Bank (USA), N.A. P.O. Box 71083 Charlotte, NC 28272-1083	Credit Card		4,365.75
American Express Jetblue Business Card P.O. Box 1270 Newark, NJ 07101-1270	American Express Jetblue Business Card P.O. Box 1270 Newark, NJ 07101-1270	Credit Card		4,218.46
New York Metro Peterbilt, Inc. 31-55 College Point Blvd. Flushing, NY 11354	New York Metro Peterbilt, Inc. 31-55 College Point Blvd. Flushing, NY 11354	Trade Payables		3,185.31
New York State Ins. Fund 105 Corporate Park Drive Suite 200 White Plains, NY 10604	New York State Ins. Fund 105 Corporate Park Drive Suite 200 White Plains, NY 10604	Audited Additional Amount Due Per Stipulation	Disputed	2,500.00
NY State Workers Comp. Board 20 Park Street Albany, NY 12207	NY State Workers Comp. Board 20 Park Street Albany, NY 12207	Alleged Amount Due to Elite Contractors Trust	Disputed	2,500.00
Tri-State Pennysaver 510 5th Avenue Pelham, NY 10803-1206	Tri-State Pennysaver 510 5th Avenue Pelham, NY 10803-1206	Advertising		1,470.00
Dept. of Envio. Protection Michele Marianna Bonsignor, P.C. 11-44 Jackson Ave. Scarsdale, NY	Dept. of Envio. Protection Michele Marianna Bonsignor, P.C. 11-44 Jackson Ave. Scarsdale, NY	Department of Environmental Protection Fines		625.00

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date February 23, 2010Signature /s/ Keith E. Koski

Keith E. Koski

President

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

SCHEDULE II

All Points Capital Corp. 265 Broadhollow Road Melville, NY 11747	Finance Agreement Two used 2001 Peterbilt model 357 chassis	\$110,000.00*
LEAF Funding, Inc. 2005 Market Street 15th Floor Philadelphia, PA 19103	Finance Agreement	\$55,000.00*
Studebaker-Worthington Leasing Corp. 100 Jericho Quadrangle Jericho, NY 11753	Finance Agreement Garbage containers and related property	\$45,103.81*
Marlin Leasing Corp. 300 Fellowship Road Mount Laurel, NJ 08054	Finance Agreement Containers	\$34,787.00*
GE Capital Solutions P.O. Box 822108 Philadelphia, PA 19182-2108	Purchase Money Security 2006 Nissan Truck and 2006 Stellar Hooklift	\$11,000.00*

*** Estimated approximate amount subject to further determination.**